

UNITED STATES DISTRICT COURT
DISTRICT OF MAINE

U.S. DISTRICT COURT
DISTRICT OF MAINE
PORTLAND
RECEIVED & FILED

The Bank of New York Mellon f/k/a The
Bank of New York, Successor to JPMorgan
Chase Bank, N.A., as Trustee for Centex
Home Equity Loan Trust 2004-C

Plaintiff

vs.

Toini Farrar a/k/a Toini Lynn Farrar and
Charles A. Smith a/k/a Charles A. Smith III
CitiFinancial Inc.

Defendants

Internal Revenue Service
LVNV Funding LLC

Party-In-Interest

2023 APR 12 2023-CV-00069-JDL

DEPUTY CLERK

ANSWER

RE:
41 Orchard Street, Norway, ME 04268

Mortgage:
April 26, 2004
Book 3510, Page 1

Oxford County Registry of Deeds

ANSWER

Defendant Charles A. Smith, III answers Plaintiff's Complaint as follows:

Insert Name

1. Defendant [admits/denies/has insufficient information or knowledge to admit or deny paragraph one of Plaintiff's Complaint.]

2. [Follow the preceding example for each paragraph of Plaintiff's Complaint. If a paragraph contains more than one allegation and you cannot admit or deny them all, indicate

which allegation(s) you admit, which allegation(s) you deny, and which allegation(s) you lack sufficient information or knowledge to admit or deny.]

....

DEFENSES

Without waiving the right to raise additional defenses, Defendant asserts the following defenses to the Complaint:

1. [In a series of numbered paragraphs set out any defenses you believe you have to the claim(s) set forth in the Plaintiff's Complaint. For reference see Rule 12 of the Federal Rules of Civil Procedure.]

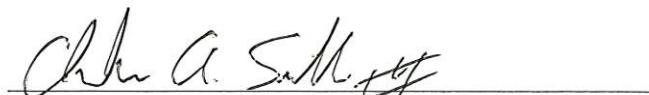
....

CLOSING

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in my missing important Court notices and deadlines in my case, which could lead to a judgment against me.

Date of signing: 4/19, 2023

Signature of Defendant

A handwritten signature in black ink that reads "John A. Smith". The signature is fluid and cursive, with "John A." on top and "Smith" on the bottom, all written in a single continuous line.

Printed Name of Defendant

Charles A. Smith, III

Address

41 Orchard St.

Norway, ME 04268

Phone

207-595-9769

E-mail

fortyl.~~a~~ orchard@gmail.com

Respectfully submitted this 19th day of April, 2023

The Answer should be returned to:

Edward T. Gignoux U.S. Courthouse
156 Federal Street
Portland, Maine 04101

or

Margaret Chase Smith Federal Building and U.S. Courthouse
202 Harlow Street
Bangor, Maine 04401